

THE WELFARE STATE, PRIVATISATION AND THE VOLUNTARY SECTOR

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“Fundamental to this approach is a belief that the system of social security provision should be based on a clear understanding of the relative roles and responsibilities of the individual and the state. In building for the future we should follow the basic principle that social security is not a function of the state alone. It is a partnership between the individual and the state – a system built on twin pillars” – Reform of Social Security, 1985⁽¹⁾

“For our part, the government stands firm square behind the aims and achievements of the voluntary sector in its many forms. We believe it has an invaluable role to play in co-operation with the statutory sector both for the services it provides directly and for the less obvious benefits it confers in promoting a caring society” – John Mackay MP, Scottish Office Minister⁽²⁾

“When economies have to be made we are right to look to the voluntary sector to take on a larger share of what has to be done” – Patrick Jenkin MP⁽³⁾

“The virtues of the genuine volunteer will bear recounting. They include dedication, enthusiasm, an openness to new ideas, a scorn of demarcation, an independence of judgement, a willingness to work long hours..... The tendency of misnamed voluntary bodies to drive out these true volunteers and hire paid professionals threatens the exercise of these admirable virtues, to the diminishment of us all!” – Centre for Policy Studies Pamphlet⁽⁴⁾

It can scarcely have escaped the attention of even a modern Simeon Stylites that the welfare state is under review. Part of this is, of course, pure hyperbole. The four reviews which have come together in the recent government green paper⁽⁵⁾ (and referred to hereafter as the Fowler reviews) were in fact, not conceived of as an integrated exercise at all. A review of pensions was set up in November 1983 followed by a review into the Housing Benefit scheme in February 1984. In April 1984 two further reviews were established, one looking at benefits for children and young

people, the other at Supplementary Benefit. Like Topsy, the exercise had simply 'growed'.

However, as the review exercise gathered steam, it did provide a convenient vehicle for putting into words – if not action – a series of political options about what the future of the welfare state might look like and how it might be funded. The Fowler reviews are not, I would argue, fundamental but they are important.

They are not, indeed cannot be, fundamental for two reasons. In the first place they *only* look at the benefits system and not at the structure of the tax system. The two need to be examined together since the tax system, through allowances to various categories of people, provides another kind of benefit to particular individuals financed by the taxpayer. The balance between, say, the amount we are prepared to pay out in mortgage relief to people like X and in housing benefit to people like Y is a question that should concern us here. This is related to the second point, namely that a specific limitation on the reviews was that they were to be part of a 'nil cost' exercise. In short, money can only be pumped into one part of the system by taking it away from another. This excludes not only the possibility of any additional resources being put into the benefits system as a whole but also excludes any redistribution from, say, high tax mortgage relief receivers to those on Housing Benefit. But these limitations should not allow us to overlook their importance.

There are several reasons for accepting the importance of the Fowler proposals. An obvious one is the impact they will have on a large number of Scots in poverty. The Scottish Council for Community and Voluntary Organisations has suggested that there are over 950,000 Scots at or below the current supplementary benefit level and a further 650,000 who live on the margins of poverty.⁽⁶⁾

Furthermore, there can be no doubting the government's intention to proceed with legislation in 1986 and to carry through the principal recommendations – in particular to continue to cut Housing Benefit. Finally the Fowler reviews will mean that the base line for future debate will have changed. It will, whatever the intentions of any subsequent government, be impossible to return to the status quo ante and pretend that the reviews have never taken place. The size, scope and energy expended makes it unlikely that there will be an appetite and hence the opportunity for a genuinely 'fundamental' examination of the welfare state in the foreseeable future.

Nor is this likely to be the end of the story. Let us suppose that the Conservatives win a third term of office in 1987 or 1988 under the present leadership. There will then be a further impetus to continue along the same path to create a low benefit, low wage economy which will eventually produce the economic growth to save us all. Part of this strategy is removing obstacles to low wages, such as wages councils. The other part was eloquently expressed in 1979 by Reg Prentice when he argued that if incentives to work were to be maintained and if the lack of economic growth prevented increases in wages, then differentials could only be held by, in effect, cutting the value of benefits.

Now the purpose of this article, fortunately, is not to examine or to criticise, or even to anticipate, government policy over the next few years: it is intended to be about the present and future role of the voluntary sector in Scotland. In saying this, however, we do need to recognise the way the political wind is blowing and to assess the kind of structure for the welfare state that the government envisages. It is clear, for example, that current government thinking is looking towards the privatisation of pensions rather than what they would see as the extension of, in Iain McLeod's phrase, 'the Nanny State'. It is equally clear that if public expenditure is to be restrained – in the local authority field if not in central government – then decisions about the provision of welfare services by local authorities, health boards and the like will continue to come under scrutiny.

It may be useful here to look at the question of what is a voluntary body. The word voluntary is unfortunate in that it conjures up the impression of 'volunteering' pure and simple. It is not the case that the voluntary sector is just about volunteers and volunteering. When the Wolfenden Committee on the Future of Voluntary Organisations published its report in 1978⁽⁷⁾ it found itself saying

"A bewildering variety of activities falls within the untidy boundaries of the words as commonly used.... The spectrum extends through multifarious well-known national bodies (e.g. Age Concern, National Association of Youth Clubs, Save the Children Fund) through regional or local branches of them, to small groups brought together in a town or village for particular and sometimes short-lived purposes"⁽⁸⁾.

Starting then, at a local level, a voluntary organisation might exist to bring together and help the parents of mentally handicapped children by, say, providing a sitter service so they can have time to themselves or offer advice on state benefits that are available to them. Again, a local

organisation might exist to improve the physical environment in a town or village or to insulate the houses of the elderly. These groups might exist in the same locality and might meet together to discuss common problems or plan joint activities. Often this gives rise to a local umbrella organisation, perhaps a local council of social service which exists to serve and promote voluntary activity in its own area. These local umbrella organisations may, of course, develop services of their own. For example, Voluntary Service Aberdeen provides such a range, especially in the field of residential care, though it has moved a long way from being seen as an 'alternative' social work department. The local groups might also be in contact with similar organisations in other parts of the country, so that an organisation concerned with mental handicap in Edinburgh could be linked to another organisation concerned with mental handicap in Inverness. Thus organisations can also be grouped together at a national level around an issue or interest, be it the elderly, housing or disability. These too give rise to umbrella organisations at a national level such as SHELTER or Age Concern, often with local member bodies. Finally, these national bodies and local umbrella organisations may themselves get together at a national level in order to pursue common interests or to resolve common problems, giving rise to the national councils of voluntary organisations which exist in all four home countries.

In Scotland there are nearly 400 National Voluntary Organisations ranging from Scottish Women's Aid to the Electrical Association for Women and from Scottish War on Want to the Worker's Educational Association. There are a further 60-70 local community development organisations, such as local councils of social service, extending from Shetland to Dumfries and Lewis to the Borders. A major drawback in assessing the impact of voluntary organisations in Scotland is the lack of information about them⁽⁹⁾. Even in England, there is considerable uncertainty about the size of the voluntary sector. However, if we take a conservative extrapolation from Charity Statistics 1983/84⁽¹⁰⁾ then we get a figure of around 10,000 employees in voluntary organisations in Scotland. If we take the level of voluntary activity found in the Wolfenden Report⁽¹¹⁾, then we can say that around 250,000 Scots over the age of 16 engage in voluntary work on a weekly basis and that 500,000 are involved at some point in the year.

Wolfenden usefully locates the voluntary sector by contrasting it with three other types of social welfare provision. The committee identifies these as "the informal system of social helping" (the support of family, friends and neighbours), "the commercial system" (support through private care schemes) and "the statutory system" (state or local

government social services)⁽¹²⁾. In a society which is pluralistic, the voluntary sector offers the scope for direct involvement in the provision and planning of services, participation in decision making about those services and both a speed and flexibility of response that can, as we shall see later, devise and run innovative projects that may have wider lessons to teach us.

The first and third quotations at the start of this chapter give part of the flavour of the current thinking in government circles. Fowler (or his anonymous scribe) tells us that the state should not do everything and Jenkin (in his incarnation as Fowler's predecessor) tells us that the voluntary sector can take more of the strain. As I shall suggest later, the attitude of the present government towards the voluntary sector comes from two independent, though related, directions. Firstly, there is an ideological component which states that since centralised power and services are in themselves a bad thing then extending the voluntary sector breaks up monopolies of this sort. One version of this argument is found in an address by Ferdinand Mount, a former adviser at Downing Street, published by the Centre for Policy Studies⁽¹³⁾ in which he argues that the NHS should be broken down and run by local charities or voluntary bodies, thus preserving its 'human' characteristics against the anonymous bureaucracy of the present set up. The second component is a more pragmatic one, that of cost. The assumption made by ministers seems to be that the voluntary sector, and volunteers in particular, can be cheaper or more 'efficient' than statutory services.

All of this puts the voluntary sector in an uncomfortable position. Being seen as an ally by the present government is not the most helpful terrain to occupy when dealing with large numbers of local authorities, all of which are not government supporters. There is a good deal of suspicion to be found within local authority Social Work Departments for example, of attempts to shift into voluntary provision, since this is seen as the thin edge of the wedge, of replacing statutory care with voluntary care. One consequence of the verbal enthusiasm of government ministers for the voluntary sector has been to make it difficult for a proper debate to take place about the role of voluntary organisations in the modern welfare state. Simply put, the current worries of local authorities and others that the government does have something nasty in mind for them means that any discussion of the value of the voluntary sector does not take place on its own merits but within a wider context of political manoeuvring. This is not the only element in the equation. There is, I believe, a genuine feeling amongst some people that the broad movement of social care provision should be towards increasing professionalism and away from charity. To this extent, the voluntary sector *should* be getting weaker anyway, as more professional

services take over those areas that were previously dependent upon good will. An example of this is the attitude of the Labour group on Liverpool City Council.

Strangely enough, the most enthusiastic supporters of current economic policy make things equally difficult for the voluntary sector from a different position. As the quotation from the CPS pamphlet at the start shows, they believe that the voluntary sector has already become too professional and has been taken over by the municipal left or the polyochracy – what Michael Heseltine usually referred to as ‘Marxists on the rates’ when he was winding up (in both senses) the Conservative Party conference. The CPS position appears to be that voluntary organisations should simply be composed of volunteers and that to attempt to make them ‘professional’ by introducing ‘training’ or to give people the prospect of a career with the voluntary sector all run contrary to sound principles⁽¹⁴⁾. Moreover, the attempt to introduce state or local authority funding is a dubious enterprise, voluntary organisations should be, if at all possible, 100% funded from voluntary income, like the RNLI.

The reasoning behind the attack on the voluntary sector from the Conservative right is that local government funding in particular gives rise to ‘political bodies in voluntary clothing’. In short, that voluntary organisations are not about helping old ladies or caring for the handicapped but about engineering political (worse still, socialist) change through campaigning, the misuse of public funds and the abuse of charitable status. This sort of criticism has been less frequent in Scotland than in, say, London, though the Conservative MP for Stirling, Mick Forsyth, has attacked the Scottish Womens’ Rural Institute for its unwitting Marxist tendencies. Needless to say, this is a picture of the voluntary sector that can only be sustained with a fair degree of damage to the available facts. Most of the allegations in the CPS study are without a great deal of evidence to back them up, relying on anonymous quotations or ‘complaints’ about organisations, with no indication of what information there is to substantiate them. In particular, a great deal is made of an attack on the National Association of Citizens’ Advice Bureaux (NACAB) and how “an important and well respected organisation can be transformed into a political hybrid”⁽¹⁵⁾. Readers may remember the outcry in 1982 when the then Minister for Consumer Affairs, Dr Gerard Vaughn raised the matter and made allegations concerning a CAB employee Joan Ruddock, who also happened to be the Chairperson of CND.

Unfortunately for the authors of the CPS pamphlet, the Lovelock Committee, which was set up to investigate these allegations⁽¹⁶⁾ gave

NACAB a clean bill of health and it was Dr Vaughn who lost his job.

However insubstantial the argument and however feeble the evidence, this is not something to be ignored. *Qualgost just Grow* has been submitted by the CPS to the Widdicombe Committee of Inquiry into the conduct of local government set up by the Secretary of State for the Environment. It may, therefore, play a part in subsequent government policy, a part which is unlikely to favour the voluntary sector.

I want now to turn to some of the practical details of government policy towards the voluntary sector as opposed to its rhetoric. Through Sections 9 and 10 of the Social Work (Scotland) Act 1968 around £4.5 million is disbursed to over 200 organisations. In recent years most organisations have been held down to below the rate of inflation increases with injections of new money coming through specific programmes. There is a certain ambiguity and confusion on the part of the government here which fails to give the sense of any coherent central thrust to its policy towards the voluntary sector.

Urban aid represents one of the few long-term funding sources for voluntary organisations in Scotland. There may be as many as 1,100 projects running at any one time (of which 700 or so will be in Strathclyde) and approximately 250 new projects starting each year. In 1984/85 about 42% of approved expenditure under the urban programme was for projects sponsored by the voluntary sector. In April 1984 a 26% cut in proposed expenditure was announced by the Scottish Office, reducing the 83/84 budget of £35 million to £26.5 million⁽¹⁷⁾ (a 30% cut in real terms). This contrasted with increases in England and Wales. The argument put forward was that the programme was continually being underspent. However, there was every reason to believe that bids in 84/85 would have taken up the full allocation prior to any reductions subsequently borne out by the fact that 2/3 of applications were rejected. The figure of £30.6m for 1985/86 is still below the original level for 1983/84. Apart from the fiscal policy involved here, one of the failures within central government was simply to allow sufficient lead times for voluntary organisations to devise suitable projects and for local authorities to process them. In other words, if government is keen for voluntary organisations to exploit the Urban Programme it needs to take into account their speed and methods of working as well as its own procedures. Interestingly, in England and Wales around 60% of urban aid projects are run by voluntary bodies (though this conceals a wide national variation from nearly 80% of projects in London to 40% in the North West)⁽¹⁸⁾.

The issue here is not just about money, it is also about consultation and listening to the voice of the client. Even where new money is made available, it is not always used in the most logical way. An example here is the recent Ministerial announcement by John Mackay MP of an additional £2.1 million under section 10 over three years. Several problems arose here. First of all the impression was given that a 'substantial' part of this money would be given over to care in the community projects (i.e. projects to keep people with handicaps, illness or old age in their homes rather than in institutions such as hospitals). In the end this turned out to be about a third of the money (£750,000 over 3 years) with nearly two thirds going to drug-related projects. This misunderstanding led to a massive over-subscription of projects for the available funds, with only 15 out of 80 or more applicants receiving money, and inevitable disappointment. Finally, the announcement in January left only six weeks for organisations to draw up applications, consult with local authorities over any matching funds required and meet the deadline. As is well known, local authority budgets are normally fixed in the period before Christmas and such a short time scale leaves little opportunity for getting through the simplest of committee cycles. The result? Frustration all round and the feeling that some of the projects which were successful in attaining Scottish Office funding may yet fail because they cannot find matching funds from elsewhere. One cannot help feeling that some preliminary thought might have saved trouble later on.

Similar comments can be made about the related issue of joint care planning and support finance. This exercise was intended to strengthen and update arrangements for co-operation between health boards and local authorities in planning services of joint concern. An enormous consultation process was set in motion and a large number of individuals and organisations commented upon a draft of the circular. The end result was, something like, six alterations to the draft, almost all of which were to do with points of grammar rather than substance. When the circular did come out in April 1985 it left the two main issues for the voluntary sector in an unhappy state. The financial arrangements under the new circular, though an improvement on the old one are still significantly worse than those pertaining in England and Wales, with, incidentally, little incentive to make the health boards spend in this area. And, although the circular *requests* that voluntary organisations should participate in discussions on joint care planning, again this is optional as opposed to mandatory – the position south of the border. It is one thing to hold a consultation exercise, it is quite another to listen to what is said.

A final vignette may illustrate the weakness inherent in trying to turn a

retorical stance of being "four square" behind the aims of the voluntary sector into real achievement. In December 1984 after much hesitation the European Community finally agreed to fund a second programme to combat poverty in the EEC. The previous programme had run from 1975-80. Money was allocated for 4 years across all 10 member states at a level of £15 million. It is quite clear that this is a small programme and unlikely to have any major impact on poverty within the community. On the other hand it did represent a chance to set up some small, practical projects around particular groups of people (such as the elderly, the long-term unemployed, the disabled) with the aim of either putting more cash in their pockets or helping them to cut their living costs. It is these kinds of projects that the voluntary sector is supposed to be good at running and where local authorities are quite happy to match any EEC contribution. The DHSS indicated that the UK as a whole could expect to receive £2.4 million over 4 years, split on a formula between the 4 home countries to give Scotland £380,000 (or £760,000 when matching funds were added from local government).

As projects were drawn up and local authorities consulted (Strathclyde and Lothian both agreed to promote schemes) the expectation was that all the money for this programme in Scotland would go to the voluntary sector, showing, no doubt, the reality of government commitment. Almost unbelievably the Secretary of State announced that Scotland would not now participate in this programme. The reasons given were elusive to grasp. It was argued that the money was hardly worth bothering about (though both Wales and N. Ireland had bid for smaller amounts). It was argued that the administration would be too complex (SCCVO offered to do it for the Scottish Office - the same arrangement as existed in Northern Ireland). It was argued that too many applicants would be disappointed (though this hadn't seemed to worry anyone concerned with the roughly similar position on new Section 10 funding for care in the community – see above). It was argued that local authority funds could only be found by diverting money from other programmes or going further over government guidelines (the net increase of £100,000 each year would have been *less than* 0.005% of total local government expenditure). And so on.

Once more the issue is not simply one of money, since the amounts involved, though significant, were small. It is about collaborating with those you describe as partners rather than treating them as an audience whose duty is to applaud when required. But the point of the four examples above is not to knock either the government or the Scottish Office, it is merely to point out that in many ways rhetoric of support for the voluntary sector has not been allied to real programmes and changes in working

methods to make those words become flesh. The voluntary sector is still marginal to government action.

A real danger here is that reverses, or what seem like reverses, are allowed to dominate the discussion. Like Scott in the Antarctic, we sit in our tent, waiting for the end to come and bemoaning the bad weather. Perhaps we should be more like Amundsen and accepting that the climate is less than perfect, seize the initiative where and when we can. If this is the case, what opportunities do exist for the voluntary sector given the uncomfortable facts of a) the present government b) that a new government will not return us to the golden days of the 60's overnight. An important element here is one which we have not yet touched on so far, that of identify. Effectiveness stems in many cases from sharing values and goals with other people and wanting to achieve common objectives. So far, the voluntary sector has not yet reached this preliminary stage, even in terms of seeing itself as a sectional interest within the economy, or within society. It is tempting, for example, to say that we have a public sector, a private sector and a third sector which consists of voluntary and community organisations. The question is, how many voluntary organisations see themselves collectively in this way, and are prepared to assert that collective identity on other people?

The omens are not altogether propitious. Consider the example of the Manpower Services Commission, where, in Scotland, voluntary organisations sponsor around 30% of all places on the Community Programme⁽¹⁹⁾, or nearly 4,000 workers. (The figure in England is closer to 50%). In theory this ought to give voluntary organisations a fair degree of muscle since their participation is fundamental to the MSC achieving its targets. It should mean that a co-ordinated response to the MSC would have some chance of achieving modest reforms in a programme that is widely acknowledged to have many difficulties and problems. There may even be scope for bringing in moves to push MSC from looking purely at temporary jobs and putting resources into longer-term solutions to unemployment.

In practice, the opposite has happened. Voluntary organisations have found themselves (for the best of motives) sucked into MSC funding and now find themselves dependent on continuing MSC support for their own programmes. It is they who are pushed by the MSC into accepting a lower level of provision through the Community Programme rather than they who push the MSC to improve it. Clearly, if anything is to be done in this area, then voluntary organisations have got to start acting as parts of the same team, and start to identify common goals. It needs to be remembered

that the total MSC contribution to the voluntary sector through the Community Programme is now more than £14 million, bigger than Scottish Office or Urban Programme money.

Having said that a sense of self identity is important for the voluntary sector, what are the positive areas for potential development in the future? It seems to me that the three main advantages that the voluntary sector can offer to potential funders, supporters and collaborators are those of innovation, flexibility and acting as a catalyst. The best way to illustrate these points is through some brief case studies. These are not intended to be exhaustive but to make the point in a reasonably clear way.

HEATWISE Glasgow is a project, started in December 1983 to combat fuel poverty in Glasgow, to create jobs and to increase community participation. The funds (see table below) initially came from Glasgow District Council and the MSC to set up 10 or so locally based insulation projects in deprived or peripheral areas of the city and to improve the thermal quality of housing, as well as offering advice on benefits and energy conservation to those on low incomes. Something like 10,000 houses are improved each year and over 300 temporary jobs created. Furthermore, each local project is controlled by an elected committee from the area. It is easy to see that this kind of enterprise is suited to the voluntary sector rather than the local authority. The attraction for the local authority (as the table shows) is that for an initial investment of £130,000 and running costs of £350,000 a year it has been able to attract an equal amount from the European Social Fund, more than £1 million from the MSC and smaller amounts from the Department of Energy, SDA and other sources. In a £2 million project it pays around 18% of the costs. Fuel poverty is a difficult field in Scotland since it runs across several institutional barriers: benefits are a matter for the DHSS, housing is dealt with by the SDD, the fuel industries by the SEPD and overall policy on conservation by the Department of Energy. What HEATWISE has succeeded in doing is in getting to grips with the issue at an organisational level, bringing the parties together and developing the various components as part of an overall strategy. For example, though HEATWISE uses MSC workers (with all the attendant difficulties we have already seen) it is clear that the MSC is seen as a stage prior to creating some permanent jobs through the organisation (a point which some local authorities seem to overlook). The fact that Stirling, East Kilbride, Dumbarton and several other local authorities are investigating similar schemes is recognition of the success of HEATWISE in showing how an innovatory project can develop. An oddity of the situation which cannot go unremarked upon is that much of the money for work comes through DHSS payments to those on benefits. If the

Fowler reviews abolish single payments and fail to find an adequate replacement then they will undo a major voluntary sector initiative.⁽²⁰⁾

TABLE 1

HEATWISE	1984/5 '000	1985/6 '000
(i) WAGES & OVERHEADS		
MSC	240	900
Glasgow D.C.	175	130
E.S.F.	100	140
Dept. of Energy	58	58
	<u>573</u>	<u>1,228</u>
(ii) MATERIALS		
Glasgow D.C.	30	234
DHSS	15	93
Home Insulation Grants	37	366
TOTAL	<u>655</u>	<u>1,921</u>

The second example is that of SPROUT, a market garden in Edinburgh designed to provide rehabilitation through employment for former psychiatric patients. SPROUT is interesting because it started off as an MSC scheme with limited prospects. The sponsors, the Scottish Association for Mental Health (SAMH) were able to do two things to save the situation. Firstly, they were able to bring together the Social Work Department, the local Health Board and the District Council and show how SPROUT met objectives that they held independently. The Social Work Department was interested in rehabilitation, the Health Board in keeping patients in the community, the District in helping disadvantaged people gain employment. Secondly they were able to identify funding sources, in this case the European Social Fund and the use of hospital endowment funds⁽²¹⁾. Without SAMH acting as a catalyst, the other agencies would never have come together around this issue.

Finally, in the area of housing, the Tenant Participation Advisory Service (TPAS) has been funded for the past six years by the Scottish Development Department and the Joseph Rowntree Memorial Trust to bring together landlords and tenants in public sector housing and explore ways of increasing participation by tenants in the control of their housing. In that time some 64% of council housing has been covered by participation policies. Again, we should note the bringing together of funding sources from different sectors (public and trust in this case) and the key role in

acting as a catalyst and broker between the local authority and the tenants. As more local authorities adopt tenant participation policies and programmes, so a centrally based organisation like TPAS is in the position to inform and stimulate those authorities that have still to do something.

The fact that housing has suffered the brunt of government cuts, means that many authorities are now looking at ways of improving the quality of service they provide rather than the quality or quantity of the housing.

Where does this leave us? The thrust of government policy on the welfare state is clearly going to create gaps in that provision. Privatisation may replace some areas, but a major question for the voluntary sector is whether it will allow itself to be pulled into "taking more of the strain", possibly with the added temptation of financial inducements. The saga of the MSC indicates how difficult even an unpalatable scheme is to turn down when cash is involved. But herein lies the danger. The voluntary sector is simply not equipped to take over sections of welfare provision. Nor should it want to. The three case studies above are all examples of how voluntary activity can flourish *within* the context of strong statutory provision, and where the statutory services can adapt and learn from voluntary innovation. It makes no sense to see the voluntary sector as an alternative *tout court*. My own feeling on the matter is that the government still does not have a strategy for involving the voluntary sector and that the voluntary sector has so far failed to produce a sense of identity that would enable it to produce a strategy for itself.

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References

1. *Reform of Social Security* Vol.1, HMSO, 1985, CMD 9517, para 1.5.
2. In a speech to the 15th Annual General Meeting of Glasgow Volunteer Centre (the quotation is taken from the transcript).
3. Quoted by P Stubbings in *Charity* magazine, January 1985, page 5.
4. T Gorman, B Robson, B Sharpe, C Taylor, *Qualgots Just Grow* Centre for Policy Studies, 1985, page 32.
5. Vol.I *Reform of Social Security*, HMSO, 1985, Cmnd 9517. Vol.II

Programme for change, HMSO, 1985, Cmnd 9518. Vol.III *Background Papers*, HMSO 1985, Cmnd 9519. *Housing Benefit Review*, HMSO, 1985, Cmnd 9520.

6. S Maxwell, *Facing the Facts*, Briefing Paper No.1, SCCVO 1985, page 1. A living standard of between 100% and 140% of the supplementary benefit level is taken as the definition of the *margin* of poverty cf Townsend *Poverty in the UK*, Penguin, 1979.

7. *The Future of Voluntary Organisations*, Croom Helm, London, 1978.

8. *Op.cit*, page 11.

9. SCCVO is currently undertaking a survey of national voluntary organisations.

10. *Charity Statistics*, Charities Aid Foundation, 1984.

11. *Op.cit*, page 35.

12. Wolfenden pages 23-29.

13. F Mount, *Property and Poverty*, Centre for Policy Studies, 1984.

14. *Qualgos Just Grow*, pages 32-35.

15. *Ibid*, page 16.

16. *Review of National Association of Citizens' Advice Bureaux*, HMSO, 1982, Cmnd 9319.

17. Subsequently the allocation was raised to £30.6m in 1985/6 with a promise of not less than £28m in 87/88. Before the cut was announced, in his introduction to a booklet entitled *Urban Aid Explained*, the then Minister, Alan Stewart wrote "In 1983/84 we shall be providing £35 million, and I am keen that voluntary bodies and community groups have access to a fair share of the money".

18. All figures on the Urban Programme are from *Charity Statistics* 1983/84, pages 23-29.

19. The Community Programme is for unemployed people over 18. Figures are from MSC Scotland.

20. There are currently 132 insulation projects in the UK, all of which would be in serious difficulties.

21. This is, I believe, the first example of such a use in Scotland by a Health Board.